

Healthcare Reform & Me

A Fact Sheet for the Flint & Genesee County Community

Health Insurance Marketplace now open. Learn more now.

Healthcare Reform Law—what does it mean?

- Health insurance is available to everyone. No one can be denied coverage.
- Health insurance can be purchased through the Health Insurance Marketplace.
- Health insurance is affordable to more people at all income levels.
- Health insurance covers a minimum set of medical benefits for everyone.
- The health care reform law requires everyone to have insurance – just like how everyone has to have car insurance – or else they will pay a penalty. There are no exceptions, and it is not free.

What is the Health Insurance Marketplace?

The Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your options and enroll (similar to websites like Expedia or Travelocity).

Who would use the Marketplace and Why?

- **Those without insurance through an employer, parent or government can buy insurance through the Marketplace.**
- Everyone receives the same information about health insurance options.
- You can access it online, by phone or in person.
- You can compare plans and find what's best for you.

The Marketplace is the only place you can receive the Tax Subsidy help from the government.

How the Marketplace works



1. Create an account

First you will provide some basic information.

2. Apply

As of October 1, 2013, you will enter information about you and your family, including your income, household size, and more.

3. Pick a Plan

Next you will see all the plans and programs you are eligible for and compare them side-by-side.

4. Enroll

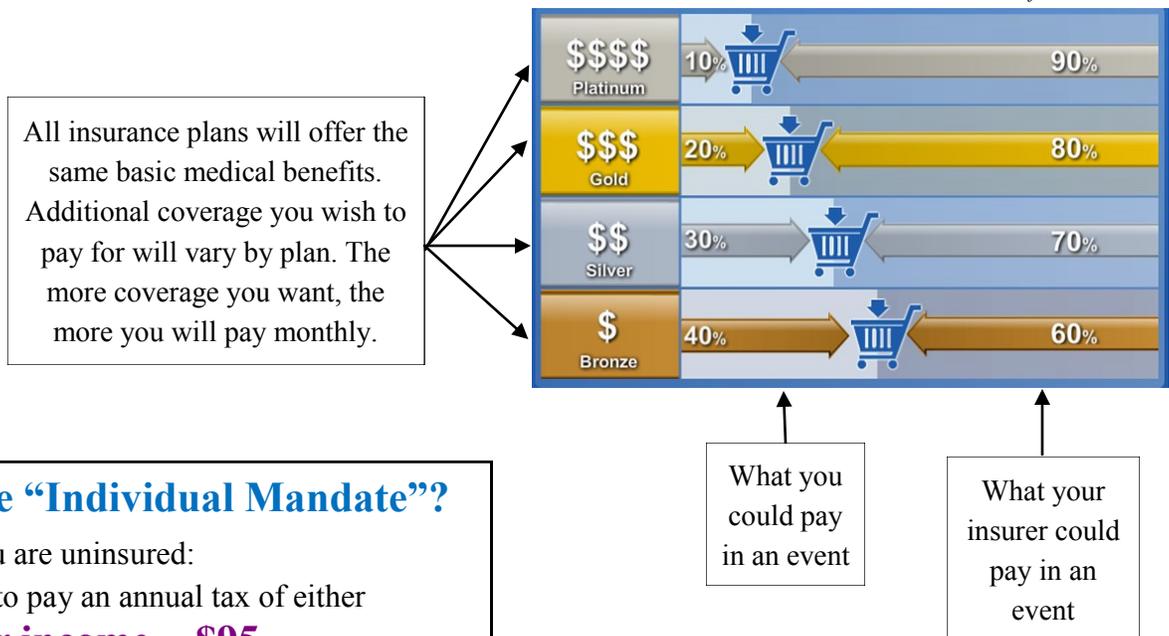
Choose a plan that meets your needs and enroll!

Source: Healthcare.gov

Health Insurance: What are the options available to me?

There are 4 categories for plans based on price, benefits, quality, and other features important to you before you make a choice: Bronze, Silver, Gold, and Platinum.

Source: Healthcarereformbasics.com



What is the “Individual Mandate”?

In **2014**, if you are uninsured:
You will have to pay an annual tax of either **1% of your income** or **\$95**, whichever is larger, when you file your taxes the following year.

In **2016**, if you are uninsured:
The tax will increase to be **2.5% of your income** or **\$695**, whichever is larger.

Health Insurance Marketplace Key Dates

There are 3 key dates you'll want to mark on your calendar:

- **October 1, 2013:** Marketplace open enrollment starts
- **January 1, 2014:** Health coverage can start (and from then on, coverage will begin 15 days after submitting your completed application)
- **March 31, 2014:** Open enrollment ends

Who is available to help?

If you buy your own insurance, or don't have insurance now, there are Insurance Navigators and other staff available at the Genesee County locations listed below to assist people with buying insurance on the Health Insurance Marketplace. Walk-in hours and appointments are available at all of the following locations:

- **Genesee Health Plan** has a 24-hour call-in center available at **1-800-232-0503**. Call with questions or to schedule an appointment.
 - G3169 Beecher Rd, Flint Township, MI 48532
- **Genesee Community Health Center**, (810) 496-5791
 - 422 W. 4th Avenue, Flint, MI 48503
- **Genesee County Health Department**, (810) 257-3039
 - 630 S. Saginaw Street Suite 4, Flint Michigan 48502
- **Hamilton Community Health Network**, (810) 406-4246
 - 2900 N. Saginaw Street, Flint, MI 48505

Visit www.gfhc.org/EnrollGenesee to view the complete schedule of Health Insurance Marketplace enrollment assistance available in Genesee County.

Visit www.Healthcare.gov for more information and to purchase coverage, where it will walk you step-by-step through the online health insurance coverage application.



A Quick Reference Guide for Things to Think About

When choosing a health plan, you will need to think about your household income, family size, expenses and what you and your family need covered.

How health insurance coverage works

When you have insurance, you pay some costs and your insurance plan pays some:

- **Premium:** A fixed amount you pay to your insurance plan, usually every month. You pay this even if you don't use medical care that month.
- **Deductible:** If you need medical care, a deductible is the amount you pay for care before the insurance company starts to pay its share. Once you meet your deductible, your insurance company begins to cover some costs of your care.
- **Copayment:** A fixed amount you'll pay for a medical service after you've met your deductible.

FEDERAL POVERTY LEVEL GUIDELINES 2013

Household Size	100%	133%	150%	200%	300%	400%
1	\$11,490	\$15,282	\$17,235	\$22,980	\$34,470	\$45,960
2	\$15,510	\$20,628	\$23,265	\$31,020	\$46,530	\$62,040
3	\$19,530	\$25,975	\$29,295	\$39,060	\$58,590	\$78,120
4	\$23,550	\$31,322	\$35,325	\$47,100	\$70,650	\$94,200
5	\$27,570	\$36,668	\$41,355	\$55,140	\$82,710	\$110,280
6	\$31,590	\$42,015	\$47,385	\$63,180	\$94,770	\$126,360
7	\$35,610	\$47,361	\$53,415	\$71,220	\$106,830	\$142,440
8	\$39,630	\$52,708	\$59,445	\$79,260	\$118,890	\$158,520
For each additional person, add:	\$4,020	\$5,347	\$6,030	\$8,040	\$12,060	\$16,080

Examples of Purchasing a Silver Plan on the Insurance Marketplace

The examples below are for subsidized exchange coverage. Tax subsidies are available to help pay for the premium on the Marketplace, and are only available if there is no employer or government coverage available. To see what tax subsidies you may qualify for, use the calculator at <http://kff.org/interactive/subsidy-calculator/>

Example #1:

- Family of one
- 35-year old woman
- Income at 175% Federal Poverty Level
- Eligible for a Tax Subsidy

COVERAGE COSTS ONE ADULT AT 175% FEDERAL POVERTY LEVEL						
Household Income (Year/Month)		Amount You Pay for the Premium (after tax subsidy) (Year/Month)		Maximum Cost Sharing (Deductibles & Copays)	Total Out of Pocket Maximum Cost (Deductibles, Copays & Premiums)	Maximum Premium Cost (after subsidy) as a Percent of Income
Year	Month	Year	Month			
\$20,100	\$1,675	\$1,035	\$86	\$2,250	\$3,285	5.15%

Example #2:

- Family of four
- 2 40-year old adults and 2 children
- Income at 250% Federal Poverty Level
- Children are not eligible for public coverage
- Eligible for a Tax Subsidy

COVERAGE COSTS FAMILY OF FOUR AT 250% FEDERAL POVERTY LEVEL						
Household Income (Year/Month)		Amount You Pay for the Premium (after tax subsidy) (Year/Month)		Maximum Cost Sharing (Deductibles & Copays)	Total Out of Pocket Maximum Cost (Deductibles, Copays & Premiums)	Maximum Premium Cost (after subsidy) as a Percent of Income
Year	Month	Year	Month			
\$58,600	\$4,900	\$4,693	\$391	\$10,400	\$15,093	8.01%